

Information to identify the case:

Debtor 1	<u>Michael Allen Koschik</u>	Social Security number or ITIN	xxx-xx-7117
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lisa Marie Melocchi</u>	Social Security number or ITIN	xxx-xx-4885
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-23171-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Allen Koschik

Lisa Marie Melocchi

10/18/22

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael Allen Koschik
Lisa Marie Melocchi
Debtors

Case No. 18-23171-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 18, 2022

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Allen Koschik, Lisa Marie Melocchi, 11340 James Street, Irwin, PA 15642-4480
cr	++ PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734 address filed with court., Westmoreland Community Federal Credit Union, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURGH, PA 15602
14894587	+ Everett & Hurite, Ophthalmic Association, P.O. Box 644804, Pittsburgh, PA 15264-4804
14894591	+ Greater Pittsburgh Federal Credit Union, Webster Hall, 4415 Fifth Avenue, Pittsburgh, PA 15213-2664
14894592	+ Jessica Dinkfelt, 11340 James Street, Irwin, PA 15642-4480
14894594	+ Quest Diagnostics, P.O. Box 740717, Cincinnati, OH 45274-0717
14894596	+ Receivables Outsourcing, LLC, P.O. Box 62850, Baltimore, MD 21264-2850

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 19 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2022 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 19 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2022 23:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 18 2022 23:44:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
14894576	+ Email/Text: bncnotifications@phea.org	Oct 18 2022 23:44:00	AES/PHEAA, P.O. Box 61047, Harrisburg, PA 17106-1047
14894577	+ Email/Text: bncnotifications@phea.org	Oct 18 2022 23:44:00	AES/PNC Bank, P.O. Box 61047, Harrisburg, PA 17106-1047
14894578	+ EDI: CITICORP.COM	Oct 19 2022 03:43:00	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14894580	+ EDI: CCS.COM	Oct 19 2022 03:43:00	CCS, P.O. Box 55126, Boston, MA 02205-5126

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14982521	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 18 2022 23:44:00	Citizens Bank NA, One Citizens Bank Way Mail Stop JCA115, Johnston, RI 02919
14894595	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 18 2022 23:44:00	RBS Citizens NA, 1000 Lafayette Blvd., Bridgeport, CT 06604
14984502	EDI: CAPITALONE.COM	Oct 19 2022 03:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14894579	+ EDI: CAPITALONE.COM	Oct 19 2022 03:43:00	Capital One Bank USA NA, 10700 Capital One Way, Richmond, VA 23060-9243
14894582	+ EDI: WFNNB.COM	Oct 19 2022 03:43:00	Comenity Bank/Avenue, P.O. Box 182789, Columbus, OH 43218-2789
14894583	EDI: WFNNB.COM	Oct 19 2022 03:43:00	Comenity Bank/Chadwicks, P.O. Box 18279, Columbus, OH 43218
14894584	+ EDI: WFNNB.COM	Oct 19 2022 03:43:00	Comenity Bank/King Size, P.O. Box 182789, Columbus, OH 43218-2789
14894585	+ EDI: WFNNB.COM	Oct 19 2022 03:43:00	Comenity Bank/Woman Within, P.O. Box 182789, Columbus, OH 43218-2789
14894586	+ Email/PDF: pa_dc_claims@navient.com	Oct 18 2022 23:55:17	Department of Education/Navient, 123 Justison Street, 3rd Floor, Wilmington, DE 19801-5360
15112937	Email/Text: ECMCBKNotices@ecmc.org	Oct 18 2022 23:44:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14894590	Email/Text: collecadminbankruptcy@fnni.com	Oct 18 2022 23:44:00	FNB Omaha, P.O. Box 3412, Omaha, NE 68197
14979216	Email/Text: collecadminbankruptcy@fnni.com	Oct 18 2022 23:44:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14894588	+ Email/Text: bncnotifications@pheaa.org	Oct 18 2022 23:44:00	FedLoan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
14894589	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 18 2022 23:44:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
14894581	EDI: JPMORGANCHASE	Oct 19 2022 03:43:00	Chase/Bank One Card Service, P.O. Box 15298, Wilmington, DE 19850
15160104	Email/PDF: resurgentbknofications@resurgent.com	Oct 18 2022 23:55:13	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15013658	EDI: NAVIENTFKASMDOE.COM	Oct 19 2022 03:43:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14995129	+ Email/Text: bncnotifications@pheaa.org	Oct 18 2022 23:44:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14894825	+ EDI: RECOVERYCORP.COM	Oct 19 2022 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14894593	+ EDI: RMSC.COM	Oct 19 2022 03:43:00	PayPal Credit, P.O. Box 71202, Charlotte, NC 28272-1202
14978079	EDI: Q3G.COM	Oct 19 2022 03:43:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14894597	+ EDI: RMSC.COM	Oct 19 2022 03:43:00	SYNCB/JC Penney, P.O. Box 965007, Orlando, FL 32896-5007
14894598	+ EDI: RMSC.COM	Oct 19 2022 03:43:00	SYNCB/Mattress Firm, P.O. Box 965036, Orlando, FL 32896-5036
14894599	+ EDI: RMSC.COM	Oct 19 2022 03:43:00	SYNCB/Sams Club Dual Card, P.O. Box 965005, Orlando, FL 32896-5005
14894600	+ EDI: RMSC.COM	Oct 19 2022 03:43:00	SYNCB/Value City Furniture, P.O. Box 965036, Orlando, FL 32896-5036

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14894601	+ EDI: RMSC.COM	Oct 19 2022 03:43:00	SYNCB/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
15010590	+ Email/Text: bncmail@w-legal.com	Oct 18 2022 23:45:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15008480	+ EDI: RMSC.COM	Oct 19 2022 03:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14894602	+ EDI: WTRRN BANK.COM	Oct 19 2022 03:43:00	TD Bank USA/Target Credit, P.O. Box 1470, Minneapolis, MN 55440-1470
14894603	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 18 2022 23:44:00	Toyota Financial Services, P.O. Box 5855, Carol Stream, IL 60197
14982693	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 18 2022 23:44:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15239630	Email/PDF: bncnotices@becket-lee.com	Oct 18 2022 23:55:21	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14986628	Email/Text: bncnotifications@pheaa.org	Oct 18 2022 23:44:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14894604	^ MEBN	Oct 18 2022 23:42:25	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7472
15001903	^ MEBN	Oct 18 2022 23:42:47	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15001904	^ MEBN	Oct 18 2022 23:43:52	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15112999	*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14996564	*+	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14996498	*P++	PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734, address filed with court., PHEPLE FEDERAL CREDIT UNION, F/K/A WESTMORELAND COMMUNITY FEDERAL CRE, 230 Theobald Avenue, GREENSBURG, PA 15601
14894605	*P++	PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734, address filed with court., Westmoreland Community FCU, 2900 Seminary Drive, Bldg. 6, Greensburg, PA 15601
cr	##+	PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COM, 2900 Seminary Drive, Building G, Greensburg, PA 15601-3734

TOTAL: 1 Undeliverable, 7 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
George M Conway	on behalf of U.S. Trustee Office of the United States Trustee george.m.conway@usdoj.gov
Maureen Kroll	on behalf of Debtor Michael Allen Koschik maureen@mkroll.comcastbiz.net lisa@mkroll.comcastbiz.net
Maureen Kroll	on behalf of Joint Debtor Lisa Marie Melocchi maureen@mkroll.comcastbiz.net lisa@mkroll.comcastbiz.net
Natalie Norina Piscione	on behalf of Creditor Westmoreland Community Federal Credit Union covellilawoffices@yahoo.com ndantonio@covellilaw.com
Natalie Norina Piscione	on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT UNION covellilawoffices@yahoo.com ndantonio@covellilaw.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 9